

**IN THE CLAIMS:**

Please substitute claims 1-26 presented below for claims 1-26 previously presented. Currently amended claims are shown with additions underlined and deletions in ~~strikethrough text~~. No new matter is added by these amendments.

1. (Currently Amended) A method of collecting survey information relative to a transaction, comprising A processor-readable medium comprising code representing instructions to cause a processor to:

~~receiving receive~~ transaction information related to a transaction, the transaction information including consumer information and merchant information;

~~comparing compare~~ the consumer information with predetermined consumer information;

~~comparing compare~~ the merchant information with predetermined merchant information;  
and

~~determining determine~~ whether to invite the consumer to complete a survey related to the transaction based at least partially on the comparison of the consumer information and the comparison of the merchant information.

2. (Currently Amended) The ~~method processor-readable medium~~ of claim 1, wherein the consumer information includes a consumer identification code, and the predetermined consumer information includes information relating to consumers defined as prospective offerees.

3. (Currently Amended) The ~~method processor-readable medium~~ of claim 1, wherein the predetermined merchant information includes information relating to categories of purchases, and wherein the ~~code representing instructions to cause a processor to determine determining~~ whether to invite the consumer to complete a survey includes ~~code representing instructions to cause a processor to determine determining~~ whether the transaction corresponds to one of said categories of purchases.

4. (Currently Amended) The method processor-readable medium of claim 3, wherein the ~~code representing instructions to cause a processor to determine determining~~ whether the transaction corresponds to one of said categories of purchases includes ~~code representing instructions to cause a processor to determine determining~~ whether there is an unsatisfied quota of survey invitations for the particular type of transaction.

5. (Currently Amended) The method processor-readable medium of claim 1, wherein the ~~code representing instructions to cause a processor to determine determining~~ whether to invite the consumer to complete a survey includes ~~code representing instructions to cause a processor to determine determining~~ whether the transaction meets predetermined criteria and is a qualifying transaction.

6. (Currently Amended) The method processor-readable medium of claim 5, further comprising ~~code representing instructions to cause a processor to:~~

transmitting transmit to the consumer an invitation to complete a survey relating to the qualifying transaction;

receiving receive survey information from the consumer relating to the qualifying transaction; and

processing process the received survey information.

7. (Currently Amended) The method processor-readable medium of claim 6, wherein the predetermined consumer information is provided by a party to the transaction other than ~~the a merchant~~.

8. (Currently Amended) The method processor-readable medium of claim 7, further comprising ~~code representing instructions to cause a processor to:~~

offering offer processed survey information to a the merchant; and

granting grant access to the processed survey information to the merchant.

9. (Currently Amended) The ~~method processor-readable medium~~ of claim 1, wherein the transaction information includes a transaction record, the transaction record being in at least one of an electronic form and a digital form, and the ~~code representing instructions to cause a processor to receive receiving~~ transaction information is ~~configured to receive~~ ~~includes receiving~~ a set of transaction information regarding several transactions.

10. (Currently Amended) ~~A method of collecting survey information relative to a transaction comprising A processor-readable medium comprising code representing instructions to cause a processor to:~~

~~invite inviting~~ consumers to participate in a survey program;

~~receive receiving~~ consumer information from participating consumers;

~~develop developing~~ historical consumer information for each of the participating consumers;

~~receive receiving~~ transaction information relating to a transaction, the transaction information including information relating to the consumer in the transaction;

~~determine determining~~, using the information relating to the consumer in the transaction, whether the consumer in the transaction is a participating consumer; and

~~determine determining~~, using the historical consumer information, whether to collect survey information from the consumer in the transaction.

11. (Currently Amended) The ~~method processor-readable medium~~ of claim 10, wherein the information relating to the consumer in the transaction includes a consumer identification code, and the historical consumer information includes at least one of the number of invitations sent to the consumer and the number of surveys completed by the consumer.

12. (Currently Amended) The ~~method processor-readable medium~~ of claim 10, wherein the transaction information includes at least one of a category of the transaction and the payment amount of the transaction, and the ~~code representing instructions to cause a processor to determine determining~~ whether to collect survey information from the consumer in the

transaction uses at least one of the category of the transaction and the payment amount of the transaction.

13. (Currently Amended) The method processor-readable medium of claim 10, further comprising:

instructions to cause a processor to transmit wherein soliciting survey information includes transmitting a survey invitation to the consumer to the transaction, and the survey invitation includes including instructions regarding the survey.

14. (Currently Amended) The method processor-readable medium of claim 13, wherein the survey invitation includes a survey instrument.

15. (Currently Amended) The method processor-readable medium of claim 13, wherein the transaction information includes a transaction record, the transaction record being in at least one of an electronic form and a digital form, and the code representing instructions to cause a processor to receive transaction information is configured to cause a processor to receive a set of transaction information regarding several transactions.

16. (Previously presented) A system for collecting survey information relative to a transaction between a consumer and a merchant, comprising:

a monitoring interface configured to process transaction information from a transaction, the transaction information including a transaction record with information relating to a consumer to the transaction, the transaction record being in at least one of an electronic form and a digital form;

a processor configured to analyze said transaction record relative to stored consumer information, the processor further configured to determine whether to solicit survey information from the consumer to the transaction based at least partially on the transaction record and the stored consumer information; and

a participant interface configured to enable the consumer to the transaction to provide survey information.

17. (Previously presented) The system of claim 16, wherein the transaction record includes information relating to at least one of a category of the transaction and a payment amount of the transaction, and said processor determines whether to solicit survey information based on at least one of a category of the transaction and a payment amount of the transaction.

18. (Previously presented) The system of claim 16, wherein the information relating to the consumer to the transaction includes an identification code for the consumer to the transaction, and the processor compares identification codes of consumers to transactions with predetermined identification codes of participants in the survey.

19. (Previously presented) The system of claim 16, further comprising:  
a merchant interface configured to enable a merchant to access analyzed survey information.

20. (Previously presented) The system of claim 16, wherein the stored consumer information is provided by a party to a transaction other than the merchant.

21. (Currently Amended) The ~~processor readable medium method~~ of claim 1, wherein the ~~code representing instructions to cause a processor to receive receiving~~ transaction information is ~~configured to receive includes receiving~~ the transaction information from a financial institution associated with the consumer.

22. (Currently Amended) The ~~processor readable medium method~~ of claim 10, wherein the ~~code representing instructions to cause a processor to receive receiving~~ transaction information is ~~configured to receive includes receiving~~ the transaction information from a financial institution associated with the consumer.

23. (Currently Amended) The ~~processor readable medium system~~ of claim 16, wherein the monitor is configured to receive the transaction record from a financial institution associated with the consumer.

24. (Currently Amended) The ~~processor readable medium system~~ of claim 16, wherein the stored consumer information is provided by a financial institution associated with the consumer.

25. (Previously presented) A processor-readable medium comprising code representing instructions to cause a processor to:

receive transaction information related to a transaction between a consumer and a merchant, the transaction information including consumer information about the consumer participant in the transaction and merchant information about the merchant participant in the transaction;

compare the consumer information with predetermined consumer information;

compare the merchant information with predetermined merchant information; and

determine whether to invite the consumer to complete a survey related to the transaction based at least partially on at least one of the comparison of the consumer information and the comparison of the merchant information.

26. (Previously presented) A processor-readable medium comprising code representing instructions to cause a processor to:

receive monetary transaction information, the monetary transaction information including consumer information about a consumer participant to the monetary transaction, the monetary transaction information further including merchant information about a merchant participant to the monetary transaction;

compare the consumer information with predetermined consumer information;

compare the merchant information with predetermined merchant information; and

determine whether to invite the consumer to complete a survey related to the monetary transaction based at least partially on the comparison of the consumer information and the comparison of the merchant information.